

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Miguel A. Perez
Debtor

Case No. 14-02878-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: CGambini
Form ID: 309A

Page 1 of 2
Total Noticed: 26

Date Rcvd: May 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2017.

db +Miguel A. Perez, 4634 Pine Ridge Drive West, Bushkill, PA 18324-8428
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
4507106 +Bureau of Accounts Control, 3601 US Highway 9 North, Howell, NJ 07731-3395
4507107 +Bureau of Accounts Controls, 3601 Route 9 North, Howell, NJ 07731-3395
4507108 Chase, PO Box 78420, Phoenix, AZ 85062-8420
4654168 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009
4541323 +METED A FIRSTENERGY CO, FIRSTENERGY CORP, 331 NEWMAN SPRINGS RD BLDG 3,
RED BANK, NJ 07701-5688
4507109 ++METROPOLITAN EDISON COMPANY, BANKRUPTCY DEPARTMENT, 331 NEWMAN SPRINGS ROAD, BUILDING 3,
RED BANK NJ 07701-5688
(address filed with court: Met-Ed, PO Box 16001, Reading, PA 19612-6001)
4507110 Pike County Administration, 506 Broad Street, Bushkill, PA 18324
4507111 +Pike District Court, 412 Broad Street, Milford, PA 18337-1538
4613733 +Pine Ridge Comm. Assoc., 4770 Pine Ridge Drive West, Bushkill, PA 18324-8430
4507112 +Pine Ridge Community Assoc., 4770 Pine Ridge Dr W, Bushkill, PA 18324-8430
4613730 Roseane E. Vanwhy, RR2 Box 123, Bushkill, PA 18324
4507114 Roseanne E Vanwhy, RR 2 Box 123, Bushkill, PA 18324
4507113 Roseanne E Vanwhy, RR 2 Box 123, Bushkill, PA 18324-8751
4507115 +Yvonne Perez, 4634 Pine Ridge Drive West, Bushkill, PA 18324-8428
4507116 +Yvonne Perez, 4634 Pine Ridge West, Bushkill, PA 18324-8428

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: pabankruptcy@vernlarazoff.com May 31 2017 18:52:10 Vern S. Lazaroff,
PO Box 1108, 143 Pike Street, Port Jervis, NY 12771
tr +EDI: BMJCONWAY.COM May 31 2017 18:48:00 Mark J. Conway (Trustee),
502 South Blakely Street, Dunmore, PA 18512-2237
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV May 31 2017 18:52:24 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4524756 EDI: RESURGENT.COM May 31 2017 18:48:00 LVNV Funding, LLC its successors and assigns as,
assignee of Citibank (South Dakota),, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4523719 EDI: RESURGENT.COM May 31 2017 18:48:00 LVNV Funding, LLC its successors and assigns as,
assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4523718 EDI: RESURGENT.COM May 31 2017 18:48:00 LVNV Funding, LLC its successors and assigns as,
assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4514139 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 31 2017 18:52:22
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
Harrisburg, PA 17128-0946

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlldlawgroup.com
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlldlawgroup.com,
bkgroup@kmlldlawgroup.com
Mark J. Conway (Trustee) PA40@ecfcbis.com,
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmlldlawgroup.com,
bkgroup@kmlldlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
Vern S. Lazaroff on behalf of Debtor Miguel A. Perez pabankruptcy@vernlazaroff.com,
r39899@notify.bestcase.com

TOTAL: 6

Information to identify the case:

| | | | |
|--------------------------------|--|--------------------------------|-------------------------|
| Debtor 1 | Miguel A. Perez | Social Security number or ITIN | xxx-xx-2592 |
| | First Name Middle Name Last Name | EIN | __-____ |
| Debtor 2 | | Social Security number or ITIN | ____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-____ |
| United States Bankruptcy Court | Middle District of Pennsylvania | Date case filed in chapter | 13 June 19, 2014 |
| Case number: | 5:14-bk-02878-JJT | Date case converted to chapter | 7 May 22, 2017 |

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|---|---|
| 1. Debtor's full name | Miguel A. Perez | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 4634 Pine Ridge Drive West Bushkill, PA 18324 | |
| 4. Debtor's attorney Name and address | Vern S. Lazaroff PO Box 1108 143 Pike Street Port Jervis, NY 12771 | Contact phone 845 856-5335 Email: pabankruptcy@vernlarazoff.com |
| 5. Bankruptcy trustee Name and address | Mark J. Conway (Trustee) 502 South Blakely Street Dunmore, PA 18512 | Contact phone 570 343-5350 Email: PA40@ecfcbis.com |

For more information, see page 2 >

| | | |
|---|---|--|
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701 | Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831–2500 Date: May 31, 2017 |
| 7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | July 7, 2017 at 02:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required *** | Location: Wm J Nealon Fed Bldg/US Courthouse, room to be determined, Washington & Linden Streets, Scranton, PA 18503 |
| 8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. | Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified. | |
| 9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: September 5, 2017 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors | |
| 10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so. | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. | |
| 11. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9. | |